## In the Claims:

1. (Currently Amended) A formic acid fuel cell comprising: an anode (12, 134) and a cathode (16, 135), and an electrolyte (14, 131) sandwiched between said anode and said cathode;

> an oxidizer in communication with said cathode; a formic acid fuel solution in communication with said anode; and, an anode catalyst comprising Pd.

- 2. (Original) A formic acid fuel cell as defined by claim 1 wherein said anode catalyst further includes a metal chosen from the group of metals Ti, Zr, Hf, V, Nb, Ta, Cr, Mo, W, and Au.
- 3. (Currently Amended) A fuel cell as defined by claim <u>1-2</u> wherein <u>M-the</u> metal is Au.
- 4. (Currently Amended) A fuel cell as defined by claim 1-2 wherein M-the metal is V.
- 5. (Currently Amended) A fuel cell as defined by claim <u>1-2</u> wherein <u>M-the</u> metal is Mo.
- 6. (Original) A fuel cell as defined by claim 1 wherein said anode catalyst comprising Pd is supported on carbon.
- 7. (Currently Amended) A fuel cell as defined by claim 6-1 wherein said Pd comprises nanoparticles supported on said carbon.

- 8. (Original) A fuel cell as defined by claim 7 wherein said Pd nanoparticles are no greater than about 10 nm.
- 9. (Original) A fuel cell as defined by claim 7 wherein said Pd nanoparticles are no greater than about 5 nm.
- 10. (Original) A fuel cell as defined by claim 6 wherein said anode catalyst is prepared by a metal chloride reduction process.
- 11. (Original) A fuel cell as defined by claim 6 wherein said Pd comprises at least about 5% (wt) of said catalyst based on the total weight of said catalyst.
- 12. (Original) A fuel cell as defined by claim 6 wherein said Pd comprises at least about 10% (wt) of said catalyst based on the total weight of said catalyst.
- 13. (Original) A fuel cell as defined by claim 6 wherein said Pd comprises at least about 20% (wt) of said catalyst based on the total weight of said catalyst.
- 14. (Original) A fuel cell as defined by claim 6 wherein said anode catalyst has a Pd dispersion of at least about 20%.
- 15. (Original) A fuel cell as defined by claim 6 wherein said anode catalyst has a Pd dispersion of at least about 50%.
- 16. (Original) A fuel cell as defined by claim 1 wherein said anode catalyst comprises Pd and Au supported on carbon.

- 17. (Original) A fuel cell as defined by claim 1 wherein said formic acid fuel solution contains at least about 10% (wt) formic acid.
- 18. (Original) A fuel cell as defined by claim 1 wherein said formic acid fuel solution contains at least about 25% (wt) formic acid.
- 19. (Original) A fuel cell as defined by claim 1 wherein said formic acid fuel solution contains at least about 40% (wt) formic acid.
- 20. (Original) A fuel cell as defined by claim 1 and further including a replaceable cartridge containing said formic acid fuel solution, said cartridge configured to be removably attached to the fuel cell whereby said formic acid fuel solution may communicate with said anode.
  - 21. (Original) A formic acid fuel cell comprising:

an anode and a cathode, an electrolyte sandwiched between said anode and said cathode;

an oxidizer in communication with said cathode;

a formic acid fuel solution having a concentration of at least about 25% formic acid in communication with said anode; and,

an anode catalyst comprising Pd nanoparticles supported on carbon.

- 22. (Original) A formic acid fuel cell membrane electrode assembly comprising:
  - a proton-conducting membrane having opposing first and second surfaces;
  - a cathode catalyst on said second membrane surface; and

an anode catalyst including Pd on said first surface.

- 23. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 22, wherein said membrane comprises a solid polymer proton exchange membrane.
- 24. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 22 wherein said membrane comprises a perfluorsulfonic acid ionomer.
- 25. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 22 wherein said anode catalyst further includes a metal chosen from the group of metals Ti, Zr, Hf, V, Nb, Ta, Cr, Mo, W, and Au.
- 26. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 25 wherein said anode catalyst is Au.
- 27. (Original) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 22 wherein said anode catalyst comprising Pd is supported on carbon.
- 28. (Currently Amended) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 22 wherein said Pd comprises nanoparticles supported on said carbon.
- 29. (Original) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 28 wherein said Pd nanoparticles are no greater than about 10 nm.

- 30. (Original) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 22 wherein said Pd comprises at least about 10% (wt) of said catalyst based on the total weight of said catalyst.
- 31. (Original) A formic acid fuel cell fuel cell membrane electrode assembly as defined by claim 22 wherein said anode catalyst comprises Pd and Au supported on carbon.
- 32. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 22 and further including a formic acid fuel solution of at least about 25% (wt) in communication with said anode catalyst layer.
- 33. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 22 and further including an electrically conductive material overlying said anode catalyst.
- 34. (Original) A formic acid fuel cell membrane electrode assembly as defined by claim 33 wherein said electrically conductive material comprises a metal mesh.
- 35. (New) A fuel cell as defined by claim 7 wherein said Pd nanoparticles have a surface area of at least about 25 m2/g.
- 36. (New) A formic acid fuel cell membrane electrode assembly as defined by claim 28 wherein said Pd nanoparticles have a surface area of at least about 25 m2/g.

- 37. (New) An electro-oxidation catalyst for a direct organic acid fuel cell comprising Pd nanoparticles.
- 38. (New) The electro-oxidation catalyst of claim 37, wherein the Pd nanoparticles are no greater than about 10 nm.
- 39. (New) The electro-oxidation catalyst of claim 37, wherein the Pd nanoparticles are no greater than about 5 nm.
- 40. (New) The electro-oxidation catalyst of claim 37, wherein the Pd nanoparticles have a surface area of at least about 25 m2/g.
- 41. (New) The electro-oxidation catalyst of claim 37, wherein the Pd nanoparticles are supported on carbon.